

Form BLdfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-08-45255-cec

John Melough

Karen Melough

100 Rosedale Avenue
Staten Island, NY 10312

100 Rosedale Avenue
Staten Island, NY 10312

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-2727

xxx-xx-7098

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on August 12, 2008; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- John S. Pereira (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: January 13, 2009

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-1
Case: 08-45255User: fharrigan
Form ID: 262Page 1 of 1
Total Served: 24

Date Rcvd: Jan 13, 2009

The following entities were served by first class mail on Jan 15, 2009.

db +John Melough, 100 Rosedale Avenue, Staten Island, NY 10312-2258
jdb +Karen Melough, 100 Rosedale Avenue, Staten Island, NY 10312-2258
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,
Brooklyn, NY 11201-1820
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
5865638 Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
5871796 +Capital One Auto Finance Dept., c/o Erich M Ramsey, Ascension Capital group Inc,
PO Box 201347, Arlington TX 76006-1347
5865641 +Citi Cards, Box 6500, Sioux Falls, SD 57117-6500
5865644 +Home Depot Credit Service, Processing Center, PO Box 689100, Des Moines, IA 50364-0001
5865645 JC Penney, C/O GE Money Bank/Bankruptcy Dept, P.O. Box 9103104, Roswell, GA 30076
5865650 The Childrens Place, PO Box 689182, Des Moines, IA 50368-9182
5870971 +Wells Fargo Bank NA, c/o Steven J Baum PC, 900 Merchants Concourse, Ste 412,
Westbury NY 11590-5114
5865651 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Jan 13, 2009.

5865637 EDI: AMEREXPR.COM Jan 13 2009 15:38:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
5865639 EDI: CHASE.COM Jan 13 2009 15:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
5865640 EDI: CHASE.COM Jan 13 2009 15:38:00 Chase/Disney Rewards, P.O. Box 15298,
Wilmington, DE 19850-5298
5865642 EDI: DISCOVER.COM Jan 13 2009 15:38:00 Discover Card, P.O. Box 30943,
Salt Lake City, UT 84130
5865643 EDI: RMSC.COM Jan 13 2009 15:38:00 GAP, P O Box 981064, El Paso, TX 79998-1064
5865646 EDI: RMSC.COM Jan 13 2009 15:38:00 Linens 'N' Things, P O Box 530942,
Atlanta, GA 30353-0942
5865647 EDI: TSYS2.COM Jan 13 2009 15:38:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
5865648 +EDI: RMSC.COM Jan 13 2009 15:38:00 Old Navy, P O Box 981084, El Paso, TX 79998-1084
5865649 +EDI: WTRRN BANK.COM Jan 13 2009 15:38:00 Target National Bank, P.O. Box 1581,
Minneapolis, MN 55440-1581
5865652 EDI: WFNNB.COM Jan 13 2009 15:38:00 WFNNB, Bankruptcy Dept, Victoria's Secret,
PO Box 182125, Columbus, OH 43218-2125
5865651 +EDI: WFFC.COM Jan 13 2009 15:38:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2009

Signature:

